

AMENDMENTS TO THE CLAIMS

Claims 1-9 (cancelled)

10. (currently amended) A method for electronically initiating payment of an amount owed to a vendor from ~~a local electronic payment processing interface at a customer computer system~~ regardless of whether the vendor utilizes an electronic payment technology, the method comprising:

providing the customer computer system, wherein the customer computer system comprises ~~comprising~~ an electronic accounting application and an electronic payment processing module, wherein the electronic payment processing module is capable of communicating with the electronic accounting application at a ~~and the local electronic payment processing interface;~~

automatically receiving, at the electronic payment processing module, dynamic electronic print data ~~at the local electronic payment processing interface~~ from the electronic accounting application;

using the dynamic electronic print data to selectively generate an electronic payment file at the electronic payment processing module ~~local electronic payment processing interface;~~

~~selectively transmitting, via the local electronic payment processing interface,~~ the electronic payment file from the electronic payment processing module ~~local electronic payment processing interface~~ to a third-party electronic payment processing center for the payment of the amount owed to the vendor; and

~~receiving the electronic payment file at the third-party electronic payment processing center to effectuate the payment of the amount owed to the vendor regardless of whether the vendor utilizes an electronic payment through~~

remitting, via the third-party electronic payment processing center, the amount to the vendor electronically where the vendor is capable of receiving electronic payment, and by physical delivery where the vendor is incapable of receiving electronic payment. technology when available and through a printed check when no electronic payment technology is available.

11. (currently amended) A method as recited in claim 10, wherein the step for ~~receiving the electronic payment file at the third-party electronic payment processing center to effectuate the payment of the amount owed to the vendor regardless of whether the vendor utilizes an electronic payment through electronic payment technology when available and through a printed check when no electronic payment technology is available~~ remitting, via the third-party electronic payment processing center, the amount to the vendor further comprises a step for printing, at using a printing device at the electronic payment processing center, a negotiable instrument in the ~~to effectuate payment of the amount owed to the vendor responsive to receipt of the electronic payment file from the local electronic payment processing interface.~~

12. (currently amended) A method as recited in claim 10, wherein the step for ~~receiving the electronic payment file at the third-party electronic payment processing center to effectuate the payment of the amount owed to the vendor regardless of whether the vendor utilizes an electronic~~

~~payment through electronic payment technology when available remitting, via the third-party electronic payment processing center, the amount to the vendor further comprises steps for:~~

generating an ACH file at the third-party electronic payment processing center from the electronic payment file ~~received from the local electronic payment processing interface;~~
and

using the ACH file to effectuate the payment of the amount owed to the vendor ~~responsive to the electronic payment file received from the local electronic payment processing interface when electronic payment technology is available.~~

13. (previously presented) A method as recited in claim 12, further comprising:

providing a financial account number of a financial institution that corresponds to the vendor for receiving the payment, wherein the financial institution is electronically coupled to the third-party electronic payment processing center; and

receiving the ACH file at the financial institution from the third-party electronic payment processing center.

14. (currently amended) A method as recited in claim 10, wherein the electronic payment file comprises at least one of the group consisting of remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

Claims 15-16 (cancelled)

17. (currently amended) A method as recited in claim 10, wherein the electronic payment file is in an ASCII text data format.

18. (currently amended) A method for using ~~a local~~ an electronic payment processing ~~interface module~~ coupled to a local electronic accounting application to effectuate payment of an amount owed to a vendor regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, the method comprising:

providing a customer computer system having the electronic accounting application and the ~~local~~ electronic payment processing module interface;

automatically receiving, electronic print data at the ~~local~~ electronic payment processing ~~interface module~~, dynamic electronic print data from the electronic accounting application;

using the dynamic electronic print data to selectively generate an electronic payment file at the ~~local~~ electronic payment processing module interface;

~~selectively transmitting the electronic payment file from the local electronic payment processing interface to a third-party electronic payment processing system to effectuate the payment of the amount owed by the customer to the vendor regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, wherein, wherein the payment is dynamically effecutated by one of:~~

using an electronic payment technology to effectuate the payment when ~~the electronic payment technology is employed for financial data exchange~~ is utilized by at least one of (i) the vendor and (ii) ~~a~~ the financial institution of the vendor; and

generating and providing a printed ~~check~~negotiable instrument on behalf of the user to effectuate the payment when ~~no~~ electronic payment ~~technology~~exchange is ~~not utilized~~employed to enable a financial data exchange by the vendor and the financial institution of the vendor.

19. (currently amended) A method as recited in claim 18, wherein the step for using an electronic payment technology to effectuate the payment when the electronic payment ~~technology~~ is ~~employed for financial data exchange~~ is utilized by at least one of (i) the vendor and (ii) a financial institution of the vendor further comprises a step for generating an ACH file to automatically effectuate the payment ~~of the amount owed to the vendor responsive to the electronic payment file received from the local electronic payment processing interface.~~

20. (currently amended) A method as recited in claim 18, wherein the electronic payment file comprises at least one of the group consisting of remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

21. (currently amended) A method as recited in claim 18, wherein the electronic payment file ~~was generated on the customer computer system from accounting information and an electronic accounting application, and wherein the electronic payment file is in an ASCII text data format.~~